

EXHIBIT 13

**Certification of Guerino Cento in Support of
Plaintiffs' Brief in Opposition to Defendant's
Motion for Summary Judgment**

1-103199338422

Home Activities Contacts Dealers Archived Activities Archived Service Request Complaints Archived Complaints **Service Request** UNID Phone/Address Search Promise To Pay Notepad Dashboard Repo Fee Matrix

Service Requests Home Service Requests List

Credit Reporting Adjustment

Menu Message: Submit Go To Fin Acct

SR Information	Status and Ownership	Vehicle Information
SR #: 1-103199338422	Status: Closed	VIN #: 3N1AB7AP1HY273133
Last Name: RITZ	Sub Status: In Progress	Year/Make/Model: 17/NISSAN/SENTRA
First Name: ANDREW	Priority: Normal	Followup Date:
Financial A/C: 25007889347	Owner: CBRAGENT	
Waiting for Fax: <input type="checkbox"/>	Group: Admin Operations ...	
Area: Maintenance Options	Created By: Maroo Gutierrez	
Sub Area: Credit Reporting Adj...		
Opened: 9/26/2019 09:13:18 AM		
Closed: 10/22/2019 03:43:23 PM		
Correspondence Required: <input checked="" type="checkbox"/>		

SR Activities **Service Request** Approver List Correspondence Attachments Audit Trail

Menu

Requested

Type of Request: Verbal Dispute Reason: Delinquency/Pay Hist...

Dispute Details:

Please remove August delinquency. Vehicle was returned

NON NMAC CUSTOMER :

Full Name:

Address Line 1:

Address Line 2:

Correspondence

Account Status: Closed Account Balance: 0.00

Account Opened: 5/10/2017 Corrective Action: Reporting Accurate

Account Closed: 10/8/2019

Reason:

Delinquent Counters

30: 1 08/09/19

60: 0

90: 0

Resolution

Resolution Details: information furnished to the credit reporting agencies is an

Resolved Date: 9/26/2019

SR Date Closed: 10/22/2019

Approve

Please remove August delinquency. Vehicle was returned 8/9/2019 but dealer grounded late. Please see attachments for letter from dealer. Thank you.

OK

1-103199338422

File Edit View Navigate Query Tools Help Fin Accounts Search by Acc#VIN#SSN#

Account #25007889347 SR #:

Home Activities Controls Desires Archived Activities Archived Service Request Complaints Archived Complaints Service Request UNID Phone/Address Search Promise To Pay Notepad Dashboard IRapo Fee Matrix Vehicles Financial Accounts

Service Requests Home Service Requests List

Credit Reporting Adjustment

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SR Information		Status and Ownership		Vehicle Information	
SR #: 1-103199338422	Area: Maintenance Options	Status: Closed	VIN #: 3N1AB7AP1HY273133		
Last Name: RITZ	Sub Area: Credit Reporting Ad...	Sub Status: In Progress	Year/Make/Model: 17/NISSAN/SENTRA		
First Name: ANDREW	Opened: 9/29/2019 09:13:18 AM	Priority: Normal	Followup Date:		
Financial A/C: 25007889347	Closed: 10/22/2019 03:43:23 PM	Owner: CBRAAGENT			
Waiting for Fax: <input type="checkbox"/>	Correspondence Required: <input checked="" type="checkbox"/>	Group: Admin Operations ...			
		Created By: Marro Gutierrez			

SR Activities Service Request Approver List Correspondence Attachments Audit Trail

Menu New Delete Query Search Seq Number

Seq Number	Approver Name	Approver Login Name	Approved Date	Reject Date	Position	Position Type	Old Approver Name	Old Approver Login Name	Old Approver Position Name	Old Approver Position Type	Rule#	Reassigned Date	Reassigned By Login Name	Reassigned By Name	Comment
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1-103199338422

File Edit View Navigate Query Tools Help Fin Accounts Search by Acc# VIN# SSN#

Account #25007889347 SR #:

Home Activities Contacts Dealers Archived Activities Archived Service Request Complaints Archived Complaints Service Request UNID Phone/Address Search Promise To Pay Notepad Dashboard iRepo Fee Matrix Vehicles Financial Accounts

Service Requests Home Service Requests List

Credit Reporting Adjustment

1 of 1

Menu Message: Submit Go To Fin Acct

SR Information		Status and Ownership		Vehicle Information	
SR #:	1-103199338422	Area:	Maintenance Options	Status:	Closed
Last Name:	RITZ	Sub Area:	Credit Reporting Ad...	Sub Status:	In Progress
First Name:	ANDREW	Opened:	9/28/2019 08:13:18 AM	Priority:	Normal
Financial A/C:	25007889347	Closed:	10/22/2019 03:43:23 PM	Owner:	CBRAGENT
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
		Created By:	Marco Gutierrez		
				VIN #:	3N1AB7AP1HY273133
				Year/Make/Model:	17/NISSAN/SENTRA
				Followup Date:	

BR Activities Service Request Approvals List Correspondence Attachments Audit Trail

Menu Query Search Created Date No Records

Created Date	Status	Fulfillment Center	Document Status	Generated Document	BR Number	Sub Area	Assigned Team	BR Status	Interface Error Status	Interface Error Description
No Records										

Page 4

1-103199338422



Freehold Nissan New Jersey LLC
d.b.a. FREEHOLD NISSAN

4041 US Hwy 9 North
Freehold, New Jersey 07728

Phone: (732) 780-3600
Website: www.freeholdnissan.com

September 24, 2019

NMAC

RE: 2017 Nissan Sentra Vin#391AB7AP1HY273133

To whom it may concern:

This vehicle was dropped off to our dealership on 8.9.19, The Customer wanted it to be grounded and turned in but didn't want to follow procedure and abandoned the Vehicle at 4041 RT 9 in Freehold NJ.

The odometer was 32,500 miles at the time the car was left.

Best Regards,

Freehold Nissan of NJ LLC

Nissan Confidential C

1-103199338422

Account # 25007889347 SR #:

Home Activities Contacts Dealers Archived Activities Archived Service Request Complaints Archived Complaints **Service Request** UNID Phone/Address Search Promise To Pay Notepad Dashboard iRego Fee Matrix Vehicle Financial Accounts

Service Requests Home Service Requests List

Credit Reporting Adjustment

Message: Submit [Go To Fin Acct](#)

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SR #: 1-103199338422	Status: Closed	VIN #: 3N1AB7AP1HY273133
Last Name: RITZ	Sub Status: In Progress	Year/Make/Model: 17/NISSAN/SENTRA
First Name: ANDREW	Priority: Normal	Followup Date:
Financial A/C: 25007889347	Owner: CBRAGENT	
Waiting for Fax: <input type="checkbox"/>	Group: Admin Operations ...	
Correspondence Required: <input checked="" type="checkbox"/>	Created By: Marco Gutierrez	

SR Activities Service Request Approver List Correspondence Attachments **Audit Trail**

Menu Query Search Field 1 - 7 of 7

Field	Action Taken	Old Value	New Value	Date	Employee Login	Employee Name	Source	Record ID	Synchronization Date	Group ID	Link	Node	Table	Row Id
Status	Modify	Submitted	Closed	10/22/2019 03:43:24 PM	BLACKES		User	1-1BEQ7Z5I				HQ	S_SRV_REQ	1-1BEQ7Z5I
Owner	Modify	GUTIE3	CBRAGENT	9/28/2019 09:14:57 AM	GUTIE3		User	1-1BEQ7Z5I				HQ	S_SRV_REQ	1-1BEQ7Z5I
Status	Modify	Open	Submitted	9/28/2019 09:14:55 AM	GUTIE3		User	1-1BEQ7Z5I				HQ	S_SRV_REQ	1-1BEQ7Z5I
NIMAC Interface Status	New Record		New SR	9/28/2019 09:13:19 AM	GUTIE3		User	1-1BEQ7Z5I				HQ	S_SRV_REQ	1-1BEQ7Z5I
Status	New Record		Open	9/28/2019 09:13:19 AM	GUTIE3		User	1-1BEQ7Z5I				HQ	S_SRV_REQ	1-1BEQ7Z5I
Sub-Status	New Record		In Progress	9/28/2019 09:13:19 AM	GUTIE3		User	1-1BEQ7Z5I				HQ	S_SRV_REQ	1-1BEQ7Z5I
Owner	New Record		GUTIE3	9/28/2019 09:13:19 AM	GUTIE3		User	1-1BEQ7Z5I				HQ	S_SRV_REQ	1-1BEQ7Z5I

1-103199338422

File Edit View Navigate Query Tools Help Fin Accounts Search by Acc# VIN# or SN# Saved Queries

Account # 25007889347 SR #:

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Message: Submit Go To Fin Acct#

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Last Name:	RITZ	Sub Area:	Credit Reporting Ad...	Sub Status:	In Progress
First Name:	ANDREW	Opened:	9/28/2019 09:13:18 AM	Priority:	Normal
Financial A/C:	25007889347	Closed:	10/22/2019 03:43:23 PM	Owner:	CBRAGENT
Waiting for Fax:	<input type="checkbox"/>	Correspondence Required:	<input checked="" type="checkbox"/>	Group:	Admin Operations ...
				Created By:	Marco Gutierrez
				VIN #:	3N1AB7AP1HY273133
				Year/Make/Model:	17/NISSAN/SENTRA
				Followup Date:	

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Activities Menu New Query Cancel Search Created Done Message 1 - 2 of 2

Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller	Phone Type	Resolution Code	BR Number	RPC Flag	Account	Status	ANI	Fin Acct#	Dealer Campaign Nam	Genesis Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason T
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			Dispute Reason: Ch						1-103199338422			Done		25007889347			BLACKES	Black	Elaine		
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			25007889347...RC						1-103199338422			Done		25007889347			BLACKES	Black	Elaine		

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File Edit View Navigate Query Tools Help **Fin Accounts** Search by Acc#VIN#SSN# Saved Queries:

Account #25007889347 SR #:

Home Activities **Contacts** Dealers Archived Activities Archived Service Request Complaints Archived Complaints **Service Request** UNID Phone/Address Search Promise To Pay Notepad Dashboard iRepo Fee Matrix Vehicles Financial Accounts

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Credit Reporting Adjustment

1 of 1

Menu Message Submit Go To Fin Acct

SR Information

SR #: 1-103199338422

Last Name: RITZ

First Name: ANDREW

Financial A/C: 25007889347

Waiting for Fax: ☐

Area: Maintenance Options

Sub Area: Credit Reporting Ad...

Opened: 9/26/2019 09:13:18 AM

Closed: 10/22/2019 03:43:23 PM

Correspondence Required: ☒

Status and Ownership

Status: Closed

Sub Status: In Progress

Priority: Normal

Owner: CBAGENT

Group: Admin Operations ...

Created By: Marco Gutierrez

Vehicle Information

VIN #: 3N1AB7AP1HY273133

Year/Make/Model: 17/NISSAN/SENTRA

Followup Date:

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Activities Menu New Query Cancel Search Created Done Message

Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			Dispute Reason: Delinquency/Pay History Corrective Action: Reporting Accurate			
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			Dispute Reason: Delinquency/Pay History Corrective Action: Reporting Accurate			

Dispute Reason: Delinquency/Pay History
Corrective Action: Reporting Accurate
VERIFIED ALL COUNTER VALUES.
1 x 30 08/09/19
0 x 60
0 x 60
High Credit: 4356.24
Account Opened: 09/10/2017
Account Closed: 10/08/2019
Account Balance: 0

Status	ANI	Fin Acct#	Dispute Campaign Name	Genesys Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason 1
Done		25007889347			BLACKE3	Black	Elaine		
Done		25007889347			BLACKE3	Black	Elaine		

1-103199338422

File Edit View Navigate Query Tools Help Fin Accounts Search by Acc#VIN#SSN# Saved Queries: []

Account #25007889347 SR #:

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First Name:	ANDREW	Opened:	9/20/2019 09:13:18 AM	Priority:	Normal
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		Created By:	Marco Gutierrez		
		Year/Make/Model:	17/NISSAN/SENTRA		
		VIN #:	3N1AB7AP1HY273133		
		Followup Date:			

SR Activities Service Request Approvers List Correspondence Attachments Audit Trail

Activities Menu New Query Cancel Search Created [] Done Message []

Created	Type	Sub-Type	Last Updated By	Next Contact Date	Comments	Last Name	First Name	Other Caller
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...			Dispute Reason: D...			
					25007889347 ... ROVD SR DISPUTE REASON DELINQUENC Y PAY/HISTORY			
10/22/2019 03:4...	Dispute	Credit Investigation Administrator Sie...						

1 - 2 of 2

Status	ANI	Fin Acct#	Dealer Campaign Nam	Genesys Call Id	Created By	Emp Last Name	Emp First Name	Reason	Reason 1
Done		25007889347			BLACKE3	Black	Elaine		
Done		25007889347			BLACKE3	Black	Elaine		

55007889347 ... ROVD SR DISPUTE REASON DELINQUENC Y PAY/HISTORY INQUIRY ... REVIEWED TRANS HISTORY ... FOUND DELINQUENC Y 1X30 (08/09/19) COMPLETED GROUNDING 09/20/19 ... DEALER DID NOT ADMIT FAULT FOR DELQ ... ACCOUNT REPORTING ACCURATE ... EB/CBM